

Place
Stamp
Here

Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products.

Like our convenient, flexible Visa® Gold Credit Card. It's accepted at thousands of locations worldwide for just about any type of



purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal,



friendly service you've come to expect from us. So, whatever your plans, the T&I Visa® Gold Credit Card gives you all the value and buying power you need to get your projects off the drawing board.

APPLY FOR YOURS TODAY!

When you use the T&I Credit Union Visa® Gold Credit Card for the purchase of goods or services, the following benefits are yours!

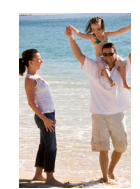
SCORECARD BONUS POINTS

Earn Bonus Points for every net retail purchase you make with our T&I Credit Union Visa® Gold Credit Card! You can redeem Bonus Points for brand-name merchandise and exciting travel rewards. Visit scorecardrewards.com and browse the current awards selections. You'll be amazed at what ScoreCard® has to offer! To find out how the plan works, ask one of our friendly representatives.



LETTER CHECKS

TRAVEL ACCIDENT INSURANCE



You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.

T&I CREDIT UNION
600 N MAIN STREET
CLAWSON MI 48017



T&I Visa® Gold Credit Card

tcreditunion.org





VISA® GOLD CREDIT CARD APPLICATION

Credit Limit Requested (\$500 to \$10,000): \$ _____

Check Account Choice: Individual Account
 Joint Account
 Credit Line Increase
 (Signature required for joint applicant)

T&I Credit Union (248) 588-6688 Fax (248) 588-6437 ticreditunion.org T&I Member Number: _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying documents.

APPLICANT Note: All applicable sections should be filled out completely to avoid delay in processing your application.	Last Name		First	Middle	Social Security Number		
	Date of Birth	No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>
	Current Address		City	State	ZIP Code	How Long (Yrs)	
	Mailing Address		City	State	ZIP Code	How Long (Yrs)	
	Previous Address (if less than 2 years at present address)		City	State	ZIP Code	How Long (Yrs)	
	Employer		Work Phone ()		Date Employed		
	Address		Self Employed <input type="checkbox"/>	Position/Occupation		Monthly Gross Income \$	
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness						Amount Per Month \$
	Nearest Relative (Not Living With You)			Home Phone		Relationship	
	CO-APPLICANT Information about co-applicant is not required for an individual account.	Last Name		First Name	Middle	Social Security Number	
Date of Birth		No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>
Current Address		City	State	ZIP Code	How Long (Yrs)		
Mailing Address		City	State	ZIP Code	How Long (Yrs)		
Previous Address (if less than 2 years at present address)		City	State	ZIP Code	How Long (Yrs)		
Employer		Self Employed <input type="checkbox"/>	Work Phone ()		Date Employed		
Address		Position/Occupation		Monthly Gross Income \$			
CREDIT INFO Attach Additional Sheets if Necessary	Name and Address of Creditor		Name Under Which Account is Carried	Account Number	Balance	Monthly Payment	
	1. Home Mortgage/Rent						
	2. Bank Credit Card/Bank Name and Address						
SIGNATURES	PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/we agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/we agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. You are giving a security interest in your shares and dividends, and if any, your deposits and interest in the credit union.						
	X	_____		X	_____		
Applicant Signature		Date	Co-Applicant Signature		Date		
FOR CU USE ONLY	VISA Account No. _____						
	Date Approved		Credit Line	Approved By _____			

FOLD AND SECURE WITH TAPE FOR MAILING

All contents are accurate at the time of printing, but subject to change

Interest Rates and Interest Charges	VISA® Gold
Annual Percentage Rate (APR) for Purchases	10.90% Fixed
APR for Balance Transfers	10.90% Fixed
APR for Cash Advances	10.90% Fixed
Penalty APR and When it Applies	N/A This APR may be applied to your account if you: 1) Make a late payment 2) Go over your credit limit 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, we may keep them at this higher level indefinitely.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance before the due date (Grace Period) each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	VISA® Gold
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advances	None
• Foreign Transaction	1.00%
Penalty Fees	
• Late Payment	\$20.00 If the minimum required payment is not received within 15 days after the closing date subsequent to the payment due date, a late payment fee of \$20.00 will be imposed
• Over-the-Credit-Limit	\$20.00 This fee is applied when a balance is 10.00% or more over the limit
• Returned Payment	\$15.00
Other Fees	None

*The prime rate used to determine your APR is the rate published in the Wall Street Journal.

Loss of Introductory APR: We may end your introductory APR and apply the penalty APR if you make a late payment.

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). *An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

PLEASE DETACH AND KEEP THIS PORTION FOR YOUR RECORDS